

Hawaii District Office  
U.S. Small Business Administration  
News Bulletin

## THE LENDER'S ADVANTAGE



### Happy New Year

#### Lending Officer Awards 2009

SBA's Lending Officer of the Year Awards program continues in 2009.

The program acknowledges an individual loan officer for his or her SBA loan-making achievements. Two (2) points will be given for each 7(a) loan approval.



#### Bonus Points

In our 2009 year, one (1) bonus point will be awarded to a 504 loan, two (2) bonus points will be awarded to a 7(a) guaranty loan of \$150,000 and greater and two (2) bonus points to firms owned 51% or more by veterans. **The District Office will continue to award bonus points for loans procured through the SBA Resource Days and SBA Business Loan Blitz.**

#### Lender Awards 2009

The Lender of the Year has been modified for 2009. Awards will be based on total dollar amount of loan only. No bonus points will be allocated. SBA has established two categories of lending institutions based on the total asset size reported by the Federal Deposit Insurance Corporation (FDIC) as of September 2008. Lenders with total asset size of \$9 billion or more will compete in Category I and lenders with total asset size of less than \$9 billion will compete in Category II.



#### Lender Training in 2009

##### Please mark your calendar:

February 11, 2009 –Wednesday  
9:00am-11:30am

Conference Room at Kapolei Hale  
“Loan Packaging and Documentation for Standard 7(a), CLP and PLP Loans”

- \* Review of the eligibility checklist and application forms for National Loan Processing Center submission

March 10, 2009—Tuesday  
9:00am-10:30am

PJJK Federal Building Room 5-208  
(5th floor)

“Qualifying the SBA Loan Prospect”

- \* SBA Lending Basics-Learn about eligibility and other SBA specific requirements

March 17, 2009—Tuesday  
9:00am-11:30am

PJJK Federal Building Room 5-208  
(5th floor)

“SBA Special Loan Programs”

- \* Review of SBA Express, Export Express, Patriot Express and Community Express along with the supporting eligibility checklist

March 18, 2009—Wednesday  
9:00am-10:30am

Conference Room at Kapolei Hale  
“SBA 504 Loans.....Fixed Asset Financing for Small Business”

- \* Workshop open to lenders and the general public covering the 504 loan program

Should you have any questions, please call Jerry M. Hirata at (808) 541-2990 ext 210; e-mail: [jerry.hirata@sba.gov](mailto:jerry.hirata@sba.gov)



#### Neighbor Island Training and Web Seminars:

Relative to our travel budget, neighbor island training is available.

Customized training is also available through web conferencing. Our conference vendor is located at: [www.readytalk.com](http://www.readytalk.com). A browser check is also located at the site.

This has been an extremely useful tool as the conference can be scheduled at your convenience and at your location. No travel is necessary.

To arrange training, please call Jerry M. Hirata at (808) 541-2990 ext 210; e-mail: [jerry.hirata@sba.gov](mailto:jerry.hirata@sba.gov).

#### Recent Policy Notices:

- New IRS Income Verification Express Service (IVES) Program—under IVES, the IRS can electronically provide tax transcript within 2 business days to a third party with the consent of the taxpayer. The transcript is delivered to a secured mailbox based on information received from Form 4506T. A \$4.50 fee is imposed on each transcript requested. To participate in the IVES program, lenders will need to register and identify employees to act as agents to receive electronic transcripts on the lender's behalf. The process is initiated through the follow website.

<http://www.irs.gov/individuals/article/0,,id=161649,00.html>

#### Aloha to our District Director

We bid a fond aloha and happy retirement to our District Director for 17 years, Mr. Andrew Poepoe. He will be missed!

